

FILED
12/29/21 9:45 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
)
Ashley M. Yohe) Case No. 19-20911-GLT
) Chapter 13
Debtor) Related to Dkt. No. 5, 29

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor to fund increased mortgage payment per Notice of Mortgage Payment Change filed December 7, 2021.
- ☐ a motion to lift stay as to creditor
- ☐ Other:

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated March 8, 2019
- ☐ Amended Chapter 13 Plan dated

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor's Plan payments shall be changed from \$ 4,575.00 to \$ 5,026.00 per month, effective January, 2022 ; and/or the Plan term shall be changed from months to months.
- ☐ In the event that Debtor fails to make any future Chapter 13 Plan payments, the

Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that she has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

- ☐ Debtor shall file and serve on or before .
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: Andrews Federal Credit Union will receive \$3,019.63/month effective December 1, 2021 as per the Notice of Mortgage Payment Change dated December 7, 2021. Debtor's counsel has increased her fees by \$5,000.00 for a total of \$8,400.00 to be paid through the Plan. Additional fees will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under this plan to holders of allowed unsecured claims.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 29th day of December 2021



Gregory J. Faddonio **jah**
United States Bankruptcy Judge

Stipulated by:

/s/Lauren M. Lamb

Counsel to Debtor
Lauren M. Lamb, Esquire
STEIDL & STEINBERG
28th Floor-Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
PA I. D. No. 209201
llamb@steidl-steinberg.com

Stipulated by:

/s/Owen Katz

Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor - N/A

cc: All Parties in Interest to be served by Clerk

In re:
Ashley M. Yohe
Debtor

Case No. 19-20911-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 29, 2021

User: bsil
Form ID: pdf900

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2021:

Recip ID	Recipient Name and Address
db	+ Ashley M. Yohe, 3134 Algonquin Trail, New Kensington, PA 15068-8736
aty	+ A. Lysa Simon, Law Office of A. Lysa Simon, 9846 White Oak Avenue, Suite 205, Northridge, CA 91325-4806
cr	+ Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15007468	AES, P.O. Box 2251, Harrisburg, PA 17105-2251
15007469	American Express, PO Box 981537, El Paso, TX 79998-1537
15032712	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15007471	+ Andrews Federal Credit Union, 5711 Allentown Road, Suite 400, Suitland, MD 20746-4547
15051684	+ Andrews Federal Credit Union, 5711 Allentown Road, Suitland, MD 20746-4547
15007470	+ Andrews Federal Credit Union, 5711 Allentown Road, Mail Stop #930, Suitland, MD 20746-4547
15007478	+ Compel Fitness, 25935 Detroit Rd., Suite 336, Westlake, OH 44145-2452
15169196	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15007481	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court:, Fifth Third Bank, P. O. Box 630778, Cincinnati, OH 45263-0778
15037854	+ Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
15007485	+ PA Department of Revenue, PO Box 280432, Harrisburg, PA 17128-0432
15020830	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15007488	+ PNC Card Services, PO Box 3180, Pittsburgh, PA 15230-3180
15016424	+ Peoples Gas Company LLC, f/k/a Peoples TWP, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15007489	+ Suntrust/THD, 1797 NE Expressway, Atlanta, GA 30329-7803
15007491	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit, 4 Gathall Drive, Suite 350, Parsippany, NJ 07054
15047849	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 29 2021 23:24:30	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 29 2021 23:14:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15007473	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 29 2021 23:14:00	Barclays Bank, Po Box 8803, Wilmington, DE 19899-8803
15007474	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 29 2021 23:24:30	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15030227	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 29 2021 23:24:26	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15030665	+ Email/Text: RASEBN@raslg.com	Dec 29 2021 23:14:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15007476	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 29 2021 23:24:23	CitiCards CBNA, Po Box 6217, Sioux Falls, SD

District/off: 0315-2

User: bsil

Page 2 of 3

Date Rcvd: Dec 29, 2021

Form ID: pdf900

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15052371	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 29 2021 23:24:31	57117-6217 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15007477	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 29 2021 23:14:00	Comenity Bank/Pottery Barn, PO Box 182789, Columbus, OH 43218-2789
15169196	Email/Text: ECMCBKNotices@ecmc.org	Dec 29 2021 23:14:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15018544	+ Email/Text: bankruptcy@greenskycredit.com	Dec 29 2021 23:14:00	Greensky, LLC/Home Depot Loan Services, 1797 Northeast Expressway, Ste. 100, Atlanta, GA 30329-2451
15007482	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 29 2021 23:24:27	Home Depot - CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15007483	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 29 2021 23:14:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15007475	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 29 2021 23:24:21	Chase, Po Box 15298, Wilmington, DE 19850
15160181	Email/PDF: resurgentbknofications@resurgent.com	Dec 29 2021 23:24:31	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15007484	+ Email/Text: bnc@nordstrom.com	Dec 29 2021 23:14:29	Nordstrom, 13531 E. Caley Avenue, Englewood, CO 80111-6505
15007486	Email/Text: goalrealignment@payoff.zendesk.com	Dec 29 2021 23:14:00	Payoff Inc., 3200 Park Center Drive, Suite 800, Costa Mesa, CA 92626
15053879	Email/Text: Bankruptcy.Notices@pnc.com	Dec 29 2021 23:14:00	PNC Bank, National Association, PO Box 94982, Cleveland OH 44101
15053281	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 29 2021 23:24:26	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15007487	+ Email/PDF: gecsed@recoverycorp.com	Dec 29 2021 23:24:25	Paypal Credit, Po Box 71202, Charlotte, NC 28272-1202
15016424	+ Email/Text: ebnpeoples@grblaw.com	Dec 29 2021 23:14:00	Peoples Gas Company LLC, f/k/a Peoples TWP, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15049705	Email/Text: bnc-quantum@quantum3group.com	Dec 29 2021 23:14:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15007490	Email/PDF: gecsed@recoverycorp.com	Dec 29 2021 23:24:26	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
15054242	+ Email/Text: bncmail@w-legal.com	Dec 29 2021 23:14:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15008124	+ Email/PDF: gecsed@recoverycorp.com	Dec 29 2021 23:24:29	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15007491	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 29 2021 23:14:00	Toyota Motor Credit, 4 Gathall Drive, Suite 350, Parsippany, NJ 07054

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Andrews Federal Credit Union
cr		Toyota Lease Trust
15007479		EQT
15007480		Father

District/off: 0315-2

User: bsil

Page 3 of 3

Date Rcvd: Dec 29, 2021

Form ID: pdf900

Total Noticed: 42

cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15007472	*+	Andrews Federal Credit Union, 5711 Allentown Road, Suite 400, Suitland, MD 20746-4547

TOTAL: 4 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Andrews Federal Credit Union pabk@logs.com logsecf@logs.com;klittle@logs.com;cdenardo@logs.com
Karina Velter	on behalf of Creditor Andrews Federal Credit Union kvelter@hoflawgroup.com ckohn@hoflawgroup.com
Kevin Scott Frankel	on behalf of Creditor Andrews Federal Credit Union pabk@logs.com logsecf@logs.com
Lauren M. Lamb	on behalf of Debtor Ashley M. Yohe julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 8